

Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Tiffani L Wynn
Johnathan Wynn
DebtorsCase No. 20-11219-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Stacey
Form ID: 318Page 1 of 2
Total Noticed: 31

Date Rcvd: Jun 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2020.

db/jdb +Tiffani L Wynn, Johnathan Wynn, 607 Columbus Drive, Spring City, PA 19475-1552
 14474390 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14474400 Einstein Medical Center Montgomery, PO Box 789742, Philadelphia, PA 19178-9742
 14474401 Grimley Financial Corp, 1415 Route 70E STE LL5, Cherry Hill, NJ 08034-2229
 14474402 +Guardian Protection, 174 Thorn Hill Road, Warrendale, PA 15086-7528
 14474403 Guardian Protection Services, PO Box 37751, Philadelphia, PA 19101-5051
 14474405 +Police and Fire Federal Credit Union, 1 Greenwood Square Office Park, 3333 Street Road, Bensalem, PA 19020-2022
 14474406 +Police and Fire Federal Credit Union, 3333 Street Road, Bensalem, PA 19020-2022
 14474407 Raymour & Flanigan, PO Box 100114, Columbia, SC 29202-3114
 14474408 Raymour & Flannigan, PO Box 100270, Columbia, SC 29202-3270
 14474409 +RoundPoint Mortgage Servicing Corporatio, 5016 Parkway Plaza Blvd Buildings 6 & 8, Charlotte, NC 28217-1932
 14474413 +Timothy E. Wilfong, Esquire, Law Office of Timothy E Wilfong LLC, 20 South Main Street, Phoenixville, PA 19460-3436
 14474414 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 14474415 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 24 2020 05:43:28 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 24 2020 05:42:02 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 24 2020 05:42:39 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14474389 +E-mail/Text: broman@amhfcu.org Jun 24 2020 05:42:20 American Heritage Federal Credit Union, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
 14474391 EDI: CAPITALONE.COM Jun 24 2020 09:03:00 Capital One Bank N.A., Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
 14474392 EDI: CAPITALONE.COM Jun 24 2020 09:03:00 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
 14474394 EDI: CITICORP.COM Jun 24 2020 09:03:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 14474395 +EDI: CITICORP.COM Jun 24 2020 09:03:00 CitiBank, Po Box 6497, Sioux Falls, SD 57117-6497
 14474396 +EDI: CITICORP.COM Jun 24 2020 09:03:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
 14474398 EDI: DISCOVER.COM Jun 24 2020 09:03:00 Discover Finance, Po Box 30943, Salt Lake City, UT 84130-0943
 14474397 EDI: DISCOVER.COM Jun 24 2020 09:03:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14474399 +EDI: DCI.COM Jun 24 2020 09:03:00 Diversified Consultants, Inc., 10550 Deerwood Park Blvd #309, Jacksonville, FL 32256-2805
 14474393 EDI: JPMORGANCHASE Jun 24 2020 09:03:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 14474404 EDI: JPMORGANCHASE Jun 24 2020 09:03:00 JPMorgan Chase Bank, National Assoc., Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
 14474410 EDI: NEXTEL.COM Jun 24 2020 09:03:00 Sprint Corp., Attn Bankruptcy Dept., PO Box 7949, Overland Park KS 66207-0949
 14474411 EDI: RMSC.COM Jun 24 2020 09:03:00 Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
 14474412 EDI: TDBANKNORTH.COM Jun 24 2020 09:03:00 TD Banknorth, PO Box 84037, Columbus, GA 31908-4037

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2020 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
REBECCA ANN SOLARZ on behalf of Creditor RoundPoint Mortgage Servicing Corporation
bkgroup@km1lawgroup.com
TIMOTHY WILFONG on behalf of Joint Debtor Johnathan Wynn timwilfong@aol.com,
notice1776@gmail.com
TIMOTHY WILFONG on behalf of Debtor Tiffani L Wynn timwilfong@aol.com, notice1776@gmail.com
United States Trustee USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

| | | |
|------------------------------------------------------------------------|----------------------------------|---------------------------------------------------|
| Debtor 1 | Tiffani L Wynn | Social Security number or ITIN xxx-xx-7794 |
| | First Name Middle Name Last Name | EIN ----- |
| Debtor 2 | Johnathan Wynn | Social Security number or ITIN xxx-xx-4027 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN ----- |
| United States Bankruptcy Court Eastern District of Pennsylvania | | |
| Case number: 20-11219-amc | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tiffani L Wynn
aka Tiffani Lene Kyttle

Johnathan Wynn

6/23/20

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.